UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Jennifer Lynn Hudson	Case No. 18-44115	
_	CHAPTER 13 PLAN	
	_ Original	_ x _AMENDED (revised)
Debtor(s).	January 14, 2020	

I. <u>Disclosure of Nonstandard Provisions and Plan's Modification of Secured Debt:</u>

A. Does this plan contain any nonstandard provisions (check one)?
x Yes
No
B. Does this plan limit the amount of a secured claim based on a valuation of the collateral for the claim
(check one)?
Yes
x No
C. Does this plan avoid a security interest or lien (check one)?
Yes
X No

If the Debtor has either not indicated "yes" in the applicable section above or made no selection, any nonstandard provision or language in this plan purporting to limit the amount of a secured claim based on a valuation of the collateral or to avoid a security interest or lien is void. Even if the Debtor indicated "no" in Section 1.B or Section 1.C, the Debtor may seek to limit the amount of a secured claim based on a valuation of the collateral for the claim or avoid a security interest or lien through a motion or an adversary proceeding.

II. Means Test Result and Plan Duration:

Debtor is (check one):

a below median income debtor with a 36 month applicable commitment period

X an above median income debtor with a 60 month applicable commitment period

The plan's length shall not be less than the Debtor's applicable commitment period unless the plan either provides for payment in full of allowed unsecured claims over a shorter period or is modified post-confirmation. If the Debtor is below median income, then the plan's length shall automatically be extended up to 60 months after the first payment is due if necessary to complete the plan

1II. Plan Payments to the Trustee:

No later than 30 days after the order for relief, the Debtor shall commence making payments to the Trustee as follows:

- A. AMOUNT: \$ 1420.00

 B. FREQUENCY (check one):
- Monthly
- Twice per month
- **X** Every two weeks
- Weekly
- C. TAX REFUNDS: The Debtor (check one):
 - _ commits all tax refunds to funding the plan. Committed refunds shall be paid in addition to the plan payment amount stated above.
 - $\underline{\mathbf{x}}$ does not commit; all tax refunds to funding the plan. If no selection is made, tax refunds are committed.
- D. PAYMENTS: Plan payments shall be deducted from the Debtor's wages unless otherwise agreed to by the Trustee or ordered by the Court.
- E. OTHER:

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ 3,500.00 . \$ 0.00 was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. Monthly payments of \$
- c. All remaining funds available after designated monthly payments to the following creditors: .
- d. __ Other: __.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OF	BLIGATIONS:
	Creditor	Monthly amount
	-NONE-	\$

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank Monthly Payment

1	\$	- <u>,</u> <u>,</u>	1,800.00	Homestreet Ban	ık Corp	5002 S Pine St Ta Redfin and Zillow		, WA 98409 F	Pierce Co	ounty
Cure Pay	ments:									
Rank		Monthly Payment	Creditor		Collateral		Aı	rrears to be <u>Cured</u>	Interes <u>Rate</u>	st
1	\$	120.00	Homestreet B	ank Corp	5002 S Pine 98409 Pier Redfin and	•	\$	7.200.00		0.00 %

Creditor

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by

Collateral

Real Property Other than the Debtor's Principal Residence:

Ongoing Payments:

Rank	Monthly Payme \$	nt <u>Creditor</u>	<u>Collateral</u>		Interest Rate	%
Cure Pay	ments:					
Rank	Monthly <u>Payment</u>	Creditor	<u>Collateral</u>	Arrears to be <u>Cured</u>	Interest <u>Rate</u>	
	\$	-NONE-		\$		_ %

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	Monthly Payment	<u>Creditor</u>	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

		Monthly			Debtor's Value of			Confirmation te Protection	Interest	
Rank		Payment	<u>Creditor</u>		Collateral	<u>Collateral</u>	Mont	hly Payment	Rate	
1	¢	300.00	Capital One Auto Finance	•	10.000.00	2013 Hyundai Elantra 55000	<u> </u>	300.00	6.00	0/.
ı	Ф	300.00	rillalice	Ф	10,000.00	miles	Ф	300.00	0.00	%0

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):

X	100%	
	_ At least \$_	

The Trustee shall pay the following specially classified nonpriority unsecured claims prior to other nonpriority unsecured claims:

Rank Creditor Amount of Claim Percentage to be Paid Reason for Special Classification

Rank	Creditor -NONE-	Amount of Claim				Reason for Special Classification		
	Direct Payments to be made owing claims shall be paid direct eive no payments from the Trus A. DIRECT PAYMENT OF D	ettly by the Debtor accordatee. (Payment stated sha	ing to the terms of the cll not bind any party.)	ontrac	t or support or v	withholding order, and		
Credite		Current Mo	onthly Support Obliga	<u>tion</u>	Month \$	ıly Arrearage Payment		
	B. OTHER DIRECT PA	YMENTS:						
Credite -NONE		Nature of Debt	<u></u>	mour	nt of Claim	Monthly Payment		
The Deb property	Secured Property Surrenders are property described below votor requests that upon confirmate pursuant to this section be granche property including taking positive property including taking positive property.	vill be surrendered to the tion, each creditor (inclusted relief from the stays	ding successors and assi	igns) to	o which the Del			
Credite -NONE			Property to be	Surre	ndered			
and orde the plan confirm	Executory Contracts and Leastor will assume or reject executer, and any cure and/or continuing. Any executory contract or uneation the creditor is granted relief of the rejected contract or lease,	ory contracts or unexpire ng payments will be paid xpired lease not assumed of from the stays of 11 U.	directly by the Debtor upursuant to 11 U.S.C § .S.C. §§ 362(a) and 130	ander \$ 365(d 1(a) w	Section V, unless is rejected. If it is respect to the	ss otherwise specified in rejected, upon e property which is the		

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$ 1400.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. \$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

A. This Plan will cure the \$12923.10 in arrears by paying \$10.00 per month to the ongoing Plan and the balance to the arrears until such time as the arrears are cured and then the Trustee shall complete the Plan with regular disbursements to creditors.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Jennifer Lynn Hudson	January 14, 2020
Ellen Ann Brown 27992	Jennifer Lynn Hudson	Date
Attorney for Debtor(s)	DEBTOR	
January 14, 2020		
Date	DEBTOR	Date